

**Information to identify the case:**

Debtor 1	Cheryl Ann Perrotta		Social Security number or ITIN xxx-xx-1823	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court		District of New Jersey		
Case number: 19-20753-JKS				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cheryl Ann Perrotta

9/13/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cheryl Ann Perrotta  
Debtor

Case No. 19-20753-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 32

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +Cheryl Ann Perrotta, 15 Union Place, Ridgefield Park, NJ 07660-1223  
518270482 +Action Title Research, 611 US Highway 46 West, Hasbrouck Heights, NJ 07604-3120  
518270485 #+Anne Teresa Gelormino, 454 East 40th Street, Paterson, NJ 07504-1204  
518270486 +Anthony J. Migliaccio, American Express, 500 N. Franklin Tpke, PO Box 278, Ramsey, NJ 07446-0278  
518270488 +Bart Gelormino, Esq., 188 Euclid Avenue, Hackensack, NJ 07601-3625  
518270489 +Bloomingdales, P.O. Box 78008, Phoenix, AZ 85062-8008  
518270490 +Cenlar, P.O. Box 77404, Ewing, NJ 08628-6404  
518270491 +Charles Jones, aka Signature Information, 300 Phillips Blvd., Trenton, NJ 08618-1400  
518270493 +Chase weiss & Kehoe, 190 Moore Street Suite 203, Hackensack, NJ 07601-7418  
518270494 +Chicago Title Agency, Two tower Center Blvd 12th floor, East Brunswick, NJ 08816-1100  
518270495 +Ditech Home Loans, 1100 Virginia Drive, Suite 100A, Fort Washington, PA 19034-3276  
518270496 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton, Houston, TX 77081-1108  
518270498 +Jaffe & Asher LLP, 600 Third Avenue, New York, NY 10016-1901  
518270499 +KML Law Group, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812  
518270500 +Leaf, P.O. Box 742647, Cincinnati, OH 45274-2647  
518270502 #+National Credit Inc, P.O. Box 26314, Lehigh Valley, PA 18002-6314  
518270503 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581  
518270504 +Pioneer Credit Recovery Inc., 26 Edward St., Arcade, NY 14009-1012  
518270505 +Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905  
518270506 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation,  
50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695)  
518270507 Stewart Title Guaranty Co., 1B Waterview Blvd, Parsippany, NJ 07054  
518270510 +Volvo Car Financial Services, P.O. Box 91300, Mobile, AL 36691-1300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 14 2019 00:37:11 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 14 2019 00:37:07 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518270483 +EDI: AMEREXPR.COM Sep 14 2019 04:08:00 American Express, PO Box 981537,  
El Paso, TX 79998-1537  
518270484 +EDI: AMEREXPR.COM Sep 14 2019 04:08:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
518270487 EDI: BANKAMER.COM Sep 14 2019 04:08:00 Bank of America, PO Box 982238,  
El Paso, TX 79998  
518270492 +EDI: CHASE.COM Sep 14 2019 04:08:00 Chase Card Services, PO Box 15153,  
Wilmington, DE 19886-5153  
518270497 +EDI: IRS.COM Sep 14 2019 04:08:00 Internal Revenue Service, 2970 Market Street,  
Mail Stop 5-Q30.133, Philadelphia, PA 19104-5002  
518270501 +E-mail/Text: bknottices@mbandw.com Sep 14 2019 00:37:38 McCarthy Burgess Wolff,  
26000 Cannon Road, Bedford, OH 44146-1807  
518270508 +EDI: URSI.COM Sep 14 2019 04:08:00 United Recovery Systems, LP, PO Box 722929,  
Houston, TX 77272-2929  
518270509 +EDI: VERIZONCOMB.COM Sep 14 2019 04:08:00 Verizon, P.O. Box 4833,  
Trenton, NJ 08650-4833

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0312-2

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfcbis.com;tcolombini@becker.legal;eperkins@becker.legal  
Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfcbis.com;tcolombini@becker.legal;eperkins@becker.legal  
Michael G. Boyd on behalf of Debtor Cheryl Ann Perrotta michaelboydlaw@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6